

LIST OF PARTICIPATING VERMONT BANKS

Revised 8/01/2008

Lender	Contact	Telephone	Incentives	Timeframe
Bennington Bank	Kelley Legacy		Bank will waive 25% of guaranty fee for loans less than \$150,000 and reduce the interest rate by ½ % for the same loans.	Through 12/31/08
Brattleboro Savings and Loan	Dan Yates	802-254-5333	Bank will, on all loans of \$150,000 or less, reduce the guaranty fee by 25%. Loans of \$500,000 or less the interest rate will be reduced by up to 1%. Loans greater than \$500,000, the rate will be reduced by up to ½%.	Through 12/31/08
Chittenden Bank	Corinna Costello	802-223-8558	Bank will reduce the guaranty fee for veteran loans 1% and reduce the rate on loans ≤ \$150,000 by 75 basis points, on loans over that by 50 basis points.	Through 12/31/08
Citizens Bank	Gary Heidel	401-468 - 6127	Bank will pay the SBA Guaranty Fee for Veterans loans ≤ \$100,000 and reduce interest rates for Veteran's loans	Through 12/31/08
Ledyard National Bank	Michelle Leclair	603-790-1775	On eligible Patriot Express SBA loans up to \$150,000, waive 50% of the SBA fee and discount the interest rate by .5% (50 basis points)	
Mascoma Savings Bank	Elden Dube	802-291-6321	On eligible Patriot Express loans up to \$150,000, Bank will waive 50% of SBA loan fee and offer interest rate discount of 0.50% from Bank's normal rate.	
Merchants Bank	Dan Werme	802-865-1847	On loans of \$150,000 or less, Bank will waive 25 bps of the SBA guaranty fee and grant a 25 bp interest rate reduction from their posted QLYNX Small Business Loan Rates	
National Bank of Middlebury	Shawn Davis	802-388-0984	Bank will reduce the guaranty fee on loans of \$150,000 or less by 1/2%	Through 12/31/08
Northfield Savings Bank	Al Flory	802-476-2451	Bank will reduce the guarantee fee on loans of \$150,000 or less by 1%	Through 12/31/08
Passumpsic Savings Bank	Roena Whitehill and Bob Bishop	802-751-4213 and 751-4212	Patriot Express loans of \$150,000 or less will have reduced fees by 1/4%. Interest rates at ½% below standard rates for similar loans, and will be provided a free Small Business checking account.	Through 12/31/08
Peoples Trust Co	Tom Gallagher	802- 524-2196 x216	On eligible Patriot Express loans up to \$150,000, bank will waive ½% of the SBA fee and discount the interest rate by 50 basis points.	